



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
The Money Source Inc.

Order Filed on June 8, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Nidara Fields,  
Debtor.

Case No.: 19-18595 VFP

Adv. No.:

Hearing Date: 4/16/2020 @ 10:00 a.m..

Judge: Vincent F. Papalia

### **ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: June 8, 2020**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

**Honorable Vincent F. Papalia**  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Nidara Fields  
Case No: 19-18595 VFP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Money Source Inc., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 37 B Newark Way Maplewood Twp, New Jersey 07040, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David Jerome Witherspoon, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 28, 2020, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due for a total post-petition default of \$6.10 (1 @ \$992.42, less suspense \$986.32); and

It is further **ORDERED, ADJUDGED and DECREED** that the default payment of \$6.10 will be paid with May's payment; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2020, directly to Secured Creditor's servicer The Money Source Inc. 500 S. Broad St. Suite 100A, Meriden, CT 06450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New JerseyIn re:  
Nidara Fields  
DebtorCase No. 19-18595-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2020.

db +Nidara Fields, 37B Newark Way, Maplewood, NJ 07040-3309

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2020 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
 trustee@stanzialelaw.com, nj45@ecfcbis.com

David Jerome Witherspoon on behalf of Debtor Nidara Fields daveslaw321@gmail.com, prissycatina@yahoo.com

Denise E. Carlon on behalf of Creditor The Money Source Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Kevin Gordon McDonald on behalf of Creditor The Money Source Inc. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas V. Rogers on behalf of Creditor THE MONEY SOURCE INC. nj.bkecf@fedphe.com

U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 8